IN THE CLAIMS

Please amend the claims as follows:

1.   (Original)   A consumer credit finance cashflow funding system including a local processor operable by a broker, said local processor including an input means to allow said broker to input data in respect of a funding request, and said local processor analysing said data using predefined rules to determine whether funding will be offered in response to said funding request; wherein said local processor synchronises data with a central processor; and wherein when said funding is accepted said system performs electronic settlement of contracts and payment schedules.

2.   (Original)   A system as claimed in claim 1, wherein when said local processor synchronises with said central processor, said central processor performs settlement of said funding request.

3.   (Currently Amended)   A system as claimed in claim 1 ~~or 2~~, wherein following a failed payment said system creates default fees and performs automatic resubmissions.

4.   (Currently Amended)   A system as claimed in ~~any one of claims 1 to 3~~, claim 1 wherein said system forwards delinquent accounts to a debt collection service and notifies all stakeholders.

5.   (Currently Amended)   A system as claimed in ~~any one of the preceding claims~~ claim 1, wherein data stored on said local processor is replicated on said central processor.

6.   (Currently Amended)   A system as claimed ~~in any one of the preceding claims~~ claim 1, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.

7.   (Original)   A system as claimed in claim 6, wherein said data also includes database table and record identification codes.

8.   (Currently Amended)   A system as claimed in claim 1 ~~any preceding claim~~ wherein when said funding is accepted said system sources said funding from a plurality of funders.

9.   (Original)   A system as claimed in claim 8 wherein said system generates, processes and manages funding contracts for said plurality of funders in order to provide said funding.

10.   (New) A system as claimed in claim 2, wherein following a failed payment said system creates default fees and performs automatic resubmissions.

11.   (New) A system as claimed in claim 2 wherein said system forwards delinquent accounts to a debt collection service and notifies all stakeholders.

12.   (New) A system as claimed in claim 3, wherein said system forwards delinquent accounts to a debt collection service and notifies all stakeholders.

13.   (New) A system as claimed in claim 2, wherein data stored on said local processor is replicated on said central processor.

14.   (New) A system as claimed in claim 3, wherein data stored on said local processor is replicated on said central processor.

15.   (New) A system as claimed in claim 4, wherein data stored on said local processor is replicated on said central processor.

16.   (New) A system as claimed in claim 2, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.

17.   (New) A system as claimed in claim 3, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.

18.   (New) A system as claimed in claim 4, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.

19.   (New) A system as claimed in claim 5, wherein the synchronising of data includes transmission of the data including a header packet to authenticate and validate said data.